

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Barbara Waughop

Debtor(s)

Case No. 16-05751

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/22/2016.
- 2) The plan was confirmed on 07/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/23/2017.
- 5) The case was dismissed on 07/21/2017.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,413.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,200.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$7,200.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,877.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$331.20
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,208.20**

Attorney fees paid and disclosed by debtor: \$123.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE	Unsecured	5,972.00	5,972.82	5,972.82	0.00	0.00
CAVALRY SPV I LLC	Unsecured	5,260.00	5,259.95	5,259.95	0.00	0.00
CHECK INTO CASH INC	Unsecured	NA	798.72	798.72	0.00	0.00
DIRECTV	Unsecured	NA	483.49	483.49	0.00	0.00
GINNYS	Unsecured	322.00	322.76	322.76	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	617.00	632.87	632.87	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	74.04	74.04	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	6,640.16	6,640.16	6,640.16	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	4,060.15	4,060.15	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,647.00	1,647.32	1,647.32	0.00	0.00
KEYNOTE CONSULTING INC	Unsecured	5,133.00	5,133.15	5,133.15	0.00	0.00
LAKE COUNTY TREASURER	Secured	1,320.56	1,320.56	1,320.56	519.61	45.11
MIDLAND CREDIT MGMT AGENT FO	Unsecured	2,041.00	2,040.72	2,040.72	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,007.00	1,249.39	1,249.39	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	8,576.00	8,576.09	8,576.09	0.00	0.00
QUANTUM3 GROUP	Unsecured	12,927.00	12,927.23	12,927.23	0.00	0.00
RECEIVABLES PERFORMANCE	Unsecured	1,138.00	NA	NA	0.00	0.00
ONLINE COLLECTIONS	Unsecured	112.00	NA	NA	0.00	0.00
MBB	Unsecured	262.00	NA	NA	0.00	0.00
ACE DISPOSAL	Unsecured	250.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	6,216.00	NA	NA	0.00	0.00
IC SYSTEMS INC	Unsecured	167.00	NA	NA	0.00	0.00
CONSUMERS COOP CREDIT UNION	Unsecured	4,107.00	NA	NA	0.00	0.00
CREDIT CENTRAL	Unsecured	80.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO	Unsecured	134.00	NA	NA	0.00	0.00
STONE COUNTY ASSESSOR	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
STONE COUNTY COLLECTOR OF RE	Unsecured	NA	1,027.97	1,027.97	0.00	0.00
T MOBILE	Unsecured	NA	527.25	527.25	0.00	0.00
VERIZON	Unsecured	754.00	739.77	739.77	0.00	0.00
WELLS FARGO BANK NA	Secured	7,722.01	7,722.01	7,722.01	2,427.08	0.00
WELLS FARGO BANK NA	Secured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,722.01	\$2,427.08	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,320.56	\$519.61	\$45.11
TOTAL SECURED:	\$9,042.57	\$2,946.69	\$45.11
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,273.03	\$0.00	\$0.00
TOTAL PRIORITY:	\$7,273.03	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$50,840.82	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,208.20</u>	
Disbursements to Creditors	<u>\$2,991.80</u>	
TOTAL DISBURSEMENTS :		<u>\$7,200.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/25/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.